

Office Mailing Address:  
Scott F. Waterman, Trustee  
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Reading, PA 19606

Send Payments **ONLY** to:  
Scott F. Waterman, Trustee  
P.O. Box 680  
Memphis, TN 38101-0680

**OFFICE OF THE STANDING CHAPTER 13 TRUSTEE**  
**REPORT OF RECEIPTS AND DISBURSEMENTS**  
Activity for the period from 04/01/2021 to 08/05/2022  
**Chapter 13 Case No. 21-10287-PMM**

Ann Krueger-Ruff  
Duane F. Ruff  
5776 Keith Lane  
Emmaus PA 18049-5047

Petition Filed Date: 02/05/2021  
341 Hearing Date: 03/16/2021  
Confirmation Date: 07/22/2021

Case Status: Open / Unconfirmed

**RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED**

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
04/23/2021	\$250.00		06/07/2021	\$600.00		07/06/2021	\$600.00	
08/04/2021	\$600.00		09/07/2021	\$600.00		10/05/2021	\$600.00	
11/04/2021	\$600.00		12/06/2021	\$600.00		01/04/2022	\$600.00	
02/04/2022	\$600.00		03/07/2022	\$600.00		04/04/2022	\$600.00	
05/05/2022	\$600.00		06/07/2022	\$600.00		07/06/2022	\$600.00	
<b>Total Receipts for the Period: \$8,650.00 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$9,150.00</b>								

**DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED**

<b>CLAIMS AND DISTRIBUTIONS</b>					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
1	BERKHEIMER TAX ADMINISTRATOR »» 015	Priority Creditors	\$159.00	\$40.44	\$118.56
2	JEFFERSON CAPITAL SYSTEMS LLC »» 016	Unsecured Creditors	\$1,697.67	\$0.00	\$1,697.67
3	LVNV FUNDING LLC »» 017	Unsecured Creditors	\$644.00	\$0.00	\$644.00
4	UNITED STATES TREASURY (IRS) »» 05P	Priority Creditors	\$5,319.39	\$1,809.10	\$3,510.29
5	UNITED STATES TREASURY (IRS) »» 05U	Unsecured Creditors	\$86.19	\$0.00	\$86.19
6	ALLIANT CREDIT UNION »» 018	Unsecured Creditors	\$1,359.76	\$0.00	\$1,359.76
7	CAVALRY SPV I LLC »» 019	Unsecured Creditors	\$1,518.59	\$0.00	\$1,518.59
8	BANK OF AMERICA N.A. »» 020	Mortgage Arrears	\$4,213.03	\$0.00	\$4,213.03
9	CAVALRY SPV INVESTMENTS LLC »» 001	Unsecured Creditors	\$1,067.11	\$0.00	\$1,067.11
10	PA DEPARTMENT OF REVENUE »» 02U	Unsecured Creditors	\$1,591.06	\$0.00	\$1,591.06
11	PA DEPARTMENT OF REVENUE »» 02P	Priority Creditors	\$7,393.03	\$2,514.34	\$4,878.69
12	SPECIALIZED LOAN SERVICING LLC »» 003	Secured Creditors	\$0.00	\$0.00	\$0.00
13	US DEPARTMENT OF EDUCATION »» 004	Unsecured Creditors	\$109,044.19	\$0.00	\$109,044.19
14	MIDLAND CREDIT MANAGEMENT INC »» 006	Unsecured Creditors	\$6,624.09	\$0.00	\$6,624.09

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15	PERITUS PORTFOLIO SERVICES II, LLC »» 007	Unsecured Creditors	\$3,737.14	\$0.00	\$3,737.14
16	QUANTUM3 GROUP LLC AS AGENT FOR »» 008	Unsecured Creditors	\$90.00	\$0.00	\$90.00
17	US BANK NA »» 009	Unsecured Creditors	\$7,101.12	\$0.00	\$7,101.12
18	US BANK NA »» 010	Unsecured Creditors	\$1,962.42	\$0.00	\$1,962.42
19	CHASE BANK USA NA »» 011	Unsecured Creditors	\$11,356.78	\$0.00	\$11,356.78
20	BRICKHOUSE OPCO I LLC »» 012	Unsecured Creditors	\$368.35	\$0.00	\$368.35
21	PNC BANK »» 013	Unsecured Creditors	\$5,694.46	\$0.00	\$5,694.46
22	PHH MORTGAGE CORPORATION »» 014	Mortgage Arrears	\$387.64	\$0.00	\$387.64
0	KEVIN K KERCHER ESQ	Attorney Fees	\$4,000.00	\$4,000.00	\$0.00

**SUMMARY**

Summary of all receipts and disbursements from date filed through 8/5/2022:

Total Receipts:	\$9,150.00	Current Monthly Payment:	\$600.00
Paid to Claims:	\$8,363.88	Arrearages:	\$0.00
Paid to Trustee:	\$772.48	Total Plan Base:	\$34,950.00
Funds on Hand:	\$13.64		

**NOTES:**

- **PAY YOUR MONTHLY TRUSTEE PAYMENT ONLINE! Visit [www.readingch13.com/payments/](http://www.readingch13.com/payments/) for more information.**
- Your case information is available to view online at the National Data Center. Please visit [www.ndc.org](http://www.ndc.org).